

STREET.

Rest and Patience Working a Rapid Cure.

QUIET ON THE STOCK EXCHANGE.

Suspension of Northrup & Chick.

Healthy Condition of the Savings Banks.

In the resumption of dealings on the Stock Exchange without new features of distrust came the full recognition in the other markets of that particular interest-medium which had given them such relief—viz., rest. The foreign exchanges worked more freely as currency flowed more naturally through its accustomed channels, gradually loosening the intricate machinery involved in commercial progress that had become straitened. One of the most curious features of this panic has been the flood of light it has thrown upon the operations of the money market. The average reporter approached this ground with a distrustful sense of his own knowledge; but to-day he has overcome that, and brought instruction where he looked for lessons. Our people are too imperfectly educated; their minds, trained for a particular groove, run in a groove, and as the philosopher, taking leave of their anxieties, feels a relief in escaping from a narrow stage into the broad arena of human effort, so the self-protecting efforts of the banks were rewarded yesterday by a flow of currency thither. Money became easier under such influence, and the foreign exchanges worked more harmoniously and the clogged wheels of commerce, so long checked, turned, heavily at first, but finally into their accustomed ruts. Thus ended the great panic of '73, and thus do we take leave of another epochal period in our commercial history.

Suspension of Northrup & Chick.
This house, which was established in 1851, suspended yesterday morning on account of the same cause which prostrated other and more prominently known houses—an excessive drain on its deposits. The withdrawal of deposits by country banks had been going on as far back as the 1st of September, but an increased stimulus was given to the movement by the late excitement. It was principally banks located west that withdrew a sum as large as half a million dollars in the course of the week. The withdrawal of such a sum from the street was very slight. It was looked upon as one of the inevitable consequences of a prolonged and exhausting panic, and as the banks were not in a position to make good, the suspension had no influence on any shape, the suspension had no influence on any shape, the suspension had no influence on any shape, that its assets are ample. He believed all claims would be settled in full, as the firm has two dollars for every one it owes.

The Stock Exchange.
were about its usual appearance yesterday. The effect predicted before the opening of a falling off in the prices of stocks, after the first flush of excitement was over, was seen in the afternoon in a decline of $\frac{1}{2}$ to $\frac{3}{4}$ per cent from the highest figures of the morning. Some brokers were anxious to secure a legal opinion on the question whether the Stock Exchange had authority to enforce such contracts as were entered into prior to the closing, and ex-District Attorney Sullivan furnished the desired information from the records of his former knowledge. He said:—"From an examination of the constitution and bylaws I am of opinion that the closing of the Exchange, although believed to be just and expedient under the extraordinary exigencies of the crisis, involved as a consequence an entire abrogation of the ordinary powers of the Exchange over the contracts not closed prior to the absolute suspension of business. As to those past transactions the Exchange cannot through its officers buy or sell any securities on the demand of a contracting party, but it can settle the differences without the express consent of all parties concerned. Should the Exchange, without that consent, attempt to enforce the terms of a contract, it would be liable to a suit for damages, and the action, being unenforceable by the ordinary penalty of expulsion, would be liable to a suit for damages for the unauthorized act of its officers; but on that point I am not prepared to express a positive opinion."

When asked in regard to this opinion, a member of the Stock Exchange governing committee said that Mr. Sullivan's explanation of the constitution must have been correct, as the committee had full power to do everything it had done. In proof of this he referred to article 25 of the constitution, which reads as follows:—"All alterations of the constitution and bylaws shall be made by the governing committee and shall be submitted to the stockholders, and a majority of two-thirds of all the members within one week, they shall stand as the laws of the association."

He said that the committee of the Exchange was submitted to the members in the regular manner, the simple announcement being sufficient. The governing committee were not required to be present, and the committee was before the Board for discussion and argument, especially in times of financial trouble and excitement. The committee had no right to be nullified by a vote of two-thirds of the members within a week after such action was taken. This disapproval did not occur in this case, and could not occur in regard to a case of great injustice and unpopularity, as a large number of regular members took no active part in the action. As the committee had already shown that the powers of the governing committee were almost absolute, and it was necessary that they should be so in times of panic and disturbance, the committee had no right to suspend the bylaws as to establish new regulations.

Condition of the Savings Banks—Legality of Discrimination in Regard to the Payment of Large and Small Sums During Panic—An Opinion.
There is no longer any feeling of alarm among the savings bank depositors. A great deal of the money drawn in the few days of panic that seized upon small depositors has been returned. As large an amount as \$13,000,000 in greenbacks was at the command of the savings banks in case of a determined run being made upon them. The large sum, now that confidence is almost restored, will find its way out through different channels, and contribute its aid towards the relief of the money market.

THE POWER BANK.
has 52,000 depositors. Yesterday a large number of deposits were made here. As an instance of how entirely diminished the alarm is among the working classes concerning the safety of their savings, it is recorded that on this bank on last Thursday only thirty-seven persons gave notice of their intention to draw their money out at the expiration of the thirty days' notice. The number on Friday had diminished to twenty-seven, on Saturday to twelve, and on the two first days of the week only ten each day.

THE METROPOLITAN.
At this bank the officers say the deposits have not decreased since the excitement began. Those who have announced their intention to close their accounts represent about \$60,000. The entire amount of deposits is about \$1,000,000. New accounts are being opened and the prospect of better business seems encouraging.

THE ELKRECK STREET BANK.
There is a large number of persons belonging to the domestic class have accounts. Money drawn out lately from motives of fear has been largely returned. The bank is an old one, having been established in 1810, during which time it has opened 362,743 accounts and received

\$101,963,604.75, which is evidence of a pretty considerable business.

THE CITIZENS'.
has the same story to tell of returning confidence among its depositors, and, as a consequence, the deposits have been increasing daily, reached \$100,000.

THE ATLANTIC.
has a favorable record to show also. There is an excess of deposits over payments, and the accounts show a surplus of \$180,204.16.

THE MECHANICAL AND TRADES'.
looks serenely towards the future. Deposits exceed payments, and only ten persons have expressed an intention of withdrawing their money at the expiration of the thirty days' notice.

THE NEW AMSTERDAM.
has no difficulty to complain of. Deposits increased \$18,000 during last week, and the demands were so light as to be hardly noticed.

The foregoing record is calculated to inspire much confidence, and as the savings banks are so intimately related to the monetary interests of the poor, it is satisfactory to find them so well situated. During the panic the savings bank officers decided unanimously to enforce the rule requiring notice, if necessary, before deposits could be withdrawn, yet all these institutions have paid daily on demand, and the confidence of the public in the communication from Mr. Edgar Keitchum to the manager of the Freedman's savings and Trust Company is of interest as regards the validity of this proceeding.

THE CRISIS IN THE COUNTRY.
Financial Affairs in the South.

WASHINGTON, Oct. 1, 1873.
The President of the Commercial (S. C.) Chamber of Commerce on the 29th of September addressed a telegram to President Grant asking for such relief to the legitimate trade and commerce of that city and State as the exigencies of the times seem to demand. The same officer of the Chamber of Commerce also sent a telegram to the Secretary of the Treasury, saying:—

"Our circulating currency is exhausted, and our cotton crop, amounting to many millions, cannot be sold. The cotton market is in a state of prostration, and the cotton planters for want of currency to pay their laborers and forward the crop to market, are in a state of distress. The cotton market is in a state of prostration, and the cotton planters for want of currency to pay their laborers and forward the crop to market, are in a state of distress. The cotton market is in a state of prostration, and the cotton planters for want of currency to pay their laborers and forward the crop to market, are in a state of distress."

The Secretary responded:—"I am not aware that any special relief has been afforded to New Orleans, but the Treasury will consider the matter."

The following explanatory despatch was then sent to Secretary Richardson:—

The New Orleans *Picayune* reports that after October 1st you will maintain on deposit in that city \$200,000 in currency at the rate of 100 cents for the dollar, and banks on checks in New York. Whether true or not the banks there will be relieved to the amount of \$500,000 for Charleston.

A Kentucky Clearing House Association Dissolved.
LOUISVILLE, Oct. 1, 1873.
At a meeting of the Clearing House Association to-night the association was dissolved by common consent. The dissolution was caused by a lack of co-operation. The Merchants' Bank of Kentucky announces that it will pay all checks on demand, as heretofore.

The Situation in Chicago.
CHICAGO, Oct. 1, 1873.
The financial situation here this morning presents a much brighter aspect than yesterday. The receipts of currency continue large, some \$3,000,000 being reported yesterday, while demands upon deposits are falling off; in fact, some banks have already begun to furnish their customers with the usual accommodations. The prospect is that it will not be long before the panic will be a thing of the past. There is a much firmer feeling in the grain market, with an advancing tendency in prices.

A Revival of Confidence.
CINCINNATI, Ohio, Oct. 1, 1873.
There has been no day before or since the financial disturbance assumed a very serious aspect that there has been so much hopefulness here as to-day. It was apparent at the opening of 'Change, and manifested itself to the close. The general markets gave evidence of returning vigor, and, though the business was mainly confined to jobbing and the sale of goods, there was a noticeable revival of confidence with banks and bankers. It probably has been the quietest day for some time, and the confidence in the money market is a remarkable feature. There is an increase in the amount of money on the street, much of which was placed at decidedly lower rates than yesterday.

Accommodation to Wheat Buyers.
MILWAUKEE, Wis., Oct. 1, 1873.
The Chamber of Commerce has adjourned till next Saturday noon, to enable buyers of wheat to have their currency here to pay for it.

AMERICAN BIBLE UNION.
The Annual Meeting Yesterday—The Revision of the Scriptures.

The American Bible Union held its annual meeting yesterday and last evening in the Baptist church, corner of Thirty-ninth street and Park street. The meeting was opened with prayer. The Rev. Dr. Armstrong, President of the Union, presided.

The first business done after the religious services had come to an end was the appointing of the various committees. The officers for the ensuing year were next reported upon by the Committee of Nominations. The following gentlemen were the nominees, who were formally declared elected:—

President, the Rev. Thomas Armstrong, D. D.; Corresponding Secretary, Rev. William H. Wyckoff, D. D.; Recording Secretary, William H. Pendleton; Treasurer, Thomas Auditor; Assistant Treasurer, Henry Wright; Auditor, Isaac Smith.

The President, who has just returned from abroad, after the formality of selecting the officers had been gone through with, delivered his address, which was replete with facts going to show the necessity for extra exertion on the part of the Union in the great work of revising the Bible. The Treasurer's report was then read. The receipts during the past year amounted to \$63,707.51; the total expenditures, \$67,422.48. This latter sum included the balance due to the treasurer during the year, which amounted to \$4,115.07.

The report of the Board of Managers was also read. It was a report of great interest, and the officers of the Union and the excellent results that had thus far followed. The person of the Bible brought out the fact that the Bible is a book of life, and that the demand for it was everywhere, and the demand for it was everywhere, and the demand for it was everywhere.

CONCORD FREE LIBRARY.

Presentation of a Magnificent Gift to a Literary Town.

DESCRIPTION OF THE BUILDINGS.

A Distinguished Company at the Dedication Yesterday—Addresses by Mr. Frederick Hudson and Ralph Waldo Emerson.

Concord, Mass., Oct. 1, 1873.

Few events in this ancient and historic town have been attended with a livelier interest than the one which has been celebrated here to-day. Ordinarily the dedication of a village library in New England is only of local consequence, but in a town of such literary proclivities and revolutionary renown as Old Concord such an event may almost be regarded as a national one. Probably not in the whole country is there a modest village of 2,400 inhabitants furnished with so many literary treasures. They can almost be counted by the dozens, and their names and works are famous throughout the civilized world. Ralph Waldo Emerson, Nathaniel Hawthorne, A. Bronson Olcott, Louisa M. Olcott, Julian Hawthorne, Mrs. Jane G. Austin, Mrs. Horace Mann, William E. Channing, William W. Wheldon, Frederic Hudson, Rev. Nathaniel Peabody, and a score of others are among those who form the brilliant galaxy of Concord literature. All of them have lived and many of them were born here; many still linger in the charming town, and the atmosphere and surroundings are so thoroughly literary that probably the intellectual mantle of past and present generations will descend upon those which are to follow.

With such an eminent and characteristic population it is appropriate that the town should rejoice in a model library of creation. For a century or more it has had a town library, but it has been reserved for the generation of the present day to reap the advantages of one perfect in all its appointments. The LIBRARY OF A FELLOW TOWNSMAN, as well as to their own literary taste, are the citizens of Concord. The library is a magnificent building, and to-day dedicated with such imposing ceremonies. The benefactor is Mr. William Munroe, "a native and a citizen," and an old retired merchant, who has devoted his life to the service of his town, and with it a fund of \$100,000, the interest on which will be sufficient to forever keep the building in repair and to defray the expenses of the building and its furnishings may be formed when it is stated that the total cost has been \$100,000. The building is a magnificent structure, and to-day dedicated with such imposing ceremonies. The benefactor is Mr. William Munroe, "a native and a citizen," and an old retired merchant, who has devoted his life to the service of his town, and with it a fund of \$100,000, the interest on which will be sufficient to forever keep the building in repair and to defray the expenses of the building and its furnishings may be formed when it is stated that the total cost has been \$100,000.

A VIEW FROM THE FRONT.
suggests a group of buildings rising successively one above the other. It has a frontage 47 feet wide and 27 feet deep. The walls are 14 feet high, and the roof is 14 feet high. The building is a magnificent structure, and to-day dedicated with such imposing ceremonies. The benefactor is Mr. William Munroe, "a native and a citizen," and an old retired merchant, who has devoted his life to the service of his town, and with it a fund of \$100,000, the interest on which will be sufficient to forever keep the building in repair and to defray the expenses of the building and its furnishings may be formed when it is stated that the total cost has been \$100,000.

THE INTERIOR OF THE LIBRARY.
combined with the interior of the department. The greatest length of the main hall is across the approach from the corridor. The room is a magnificent structure, and to-day dedicated with such imposing ceremonies. The benefactor is Mr. William Munroe, "a native and a citizen," and an old retired merchant, who has devoted his life to the service of his town, and with it a fund of \$100,000, the interest on which will be sufficient to forever keep the building in repair and to defray the expenses of the building and its furnishings may be formed when it is stated that the total cost has been \$100,000.

THE TOTAL CAPACITY OF THE BUILDING.
is not far from 50,000 volumes. The interior work is a magnificent structure, and to-day dedicated with such imposing ceremonies. The benefactor is Mr. William Munroe, "a native and a citizen," and an old retired merchant, who has devoted his life to the service of his town, and with it a fund of \$100,000, the interest on which will be sufficient to forever keep the building in repair and to defray the expenses of the building and its furnishings may be formed when it is stated that the total cost has been \$100,000.

THE COVENANT OF GRACE OPENED.
Wherein are explained—
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